

B6I (Official Form 6I) (12/07)

In re **Lafonia Page**
Keven A Page

Case No. **11-31547**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| | | |
|--------------------------|---|--|
| Debtor's Marital Status: | DEPENDENTS OF DEBTOR AND SPOUSE | |
| Married | RELATIONSHIP(S): Son Daughter | AGE(S): 14 9 |
| Employment: | DEBTOR | SPOUSE |
| Occupation | | Leaf collector |
| Name of Employer | self-employed | Innovative Hiring |
| How long employed | | 2 weeks |
| Address of Employer | | PO Box 49656 Greensboro, NC 27419 |

INCOME: (Estimate of average or projected monthly income at time case filed)

| | | |
|---|----------------|--------------------|
| 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) | DEBTOR | SPOUSE |
| | \$ <u>0.00</u> | \$ <u>2,400.67</u> |
| 2. Estimate monthly overtime | \$ <u>0.00</u> | \$ <u>0.00</u> |

3. SUBTOTAL

| | |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>2,400.67</u> |
|----------------|--------------------|

4. LESS PAYROLL DEDUCTIONS

| | | |
|--------------------------------------|----------------|----------------|
| a. Payroll taxes and social security | \$ <u>0.00</u> | \$ <u>0.00</u> |
| b. Insurance | \$ <u>0.00</u> | \$ <u>0.00</u> |
| c. Union dues | \$ <u>0.00</u> | \$ <u>0.00</u> |
| d. Other (Specify): | \$ <u>0.00</u> | \$ <u>0.00</u> |
| | \$ <u>0.00</u> | \$ <u>0.00</u> |

5. SUBTOTAL OF PAYROLL DEDUCTIONS

| | |
|----------------|----------------|
| \$ <u>0.00</u> | \$ <u>0.00</u> |
|----------------|----------------|

6. TOTAL NET MONTHLY TAKE HOME PAY

| | |
|----------------|--------------------|
| \$ <u>0.00</u> | \$ <u>2,400.67</u> |
|----------------|--------------------|

| | | |
|--|--------------------|----------------|
| 7. Regular income from operation of business or profession or farm (Attach detailed statement) | \$ <u>8,294.95</u> | \$ <u>0.00</u> |
| 8. Income from real property | \$ <u>0.00</u> | \$ <u>0.00</u> |
| 9. Interest and dividends | \$ <u>0.00</u> | \$ <u>0.00</u> |
| 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above | \$ <u>0.00</u> | \$ <u>0.00</u> |
| 11. Social security or government assistance (Specify): | \$ <u>0.00</u> | \$ <u>0.00</u> |
| | \$ <u>0.00</u> | \$ <u>0.00</u> |
| 12. Pension or retirement income | \$ <u>0.00</u> | \$ <u>0.00</u> |
| 13. Other monthly income (Specify): Income from 2nd business: Feelin Beautiful (annual average) | \$ <u>502.92</u> | \$ <u>0.00</u> |
| Prorated Tax Refund | \$ <u>375.50</u> | \$ <u>0.00</u> |

14. SUBTOTAL OF LINES 7 THROUGH 13

| | |
|--------------------|----------------|
| \$ <u>9,173.37</u> | \$ <u>0.00</u> |
|--------------------|----------------|

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

| | |
|--------------------|--------------------|
| \$ <u>9,173.37</u> | \$ <u>2,400.67</u> |
|--------------------|--------------------|

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

| |
|---------------------|
| \$ <u>11,574.04</u> |
|---------------------|

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re **Lafonia Page**
Keven A Page

Case No. **11-31547**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | | | |
|--|-----------------|----|-----------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | | \$ | 1,900.00 |
| a. Are real estate taxes included? | Yes X No | | |
| b. Is property insurance included? | Yes X No | | |
| 2. Utilities: | | \$ | 250.00 |
| a. Electricity and heating fuel | | \$ | 80.00 |
| b. Water and sewer | | \$ | 120.00 |
| c. Telephone | | \$ | 168.00 |
| d. Other Gas bill | | \$ | 40.00 |
| 3. Home maintenance (repairs and upkeep) | | \$ | 800.00 |
| 4. Food | | \$ | 60.00 |
| 5. Clothing | | \$ | 20.00 |
| 6. Laundry and dry cleaning | | \$ | 75.00 |
| 7. Medical and dental expenses | | \$ | 350.00 |
| 8. Transportation (not including car payments) | | \$ | 75.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | | \$ | 0.00 |
| 10. Charitable contributions | | \$ | |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | \$ | 0.00 |
| a. Homeowner's or renter's | | \$ | 130.00 |
| b. Life | | \$ | 280.00 |
| c. Health | | \$ | 100.00 |
| d. Auto | | \$ | 0.00 |
| e. Other | | \$ | |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | \$ | 15.00 |
| (Specify) Personal Property Tax | | \$ | |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | | \$ | 0.00 |
| a. Auto | | \$ | 0.00 |
| b. Other | | \$ | 0.00 |
| c. Other | | \$ | 365.00 |
| 14. Alimony, maintenance, and support paid to others | | \$ | 0.00 |
| 15. Payments for support of additional dependents not living at your home | | \$ | 5,305.90 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | | \$ | 140.00 |
| 17. Other See Detailed Expense Attachment | | \$ | |

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ **10,273.90**

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

| | | |
|--|----|------------------|
| a. Average monthly income from Line 15 of Schedule I | \$ | 11,574.04 |
| b. Average monthly expenses from Line 18 above | \$ | 10,273.90 |
| c. Monthly net income (a. minus b.) | \$ | 1,300.14 |

B6J (Official Form 6J) (12/07)

In re **Lafonia Page**
Keven A Page

Case No. **11-31547**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment

Other Expenditures:

| | | |
|-------------------------------------|-----------|---------------|
| Emergency Funds | \$ | 50.00 |
| Personal hygiene | \$ | 30.00 |
| Education expense for minors | \$ | 60.00 |
| Total Other Expenditures | \$ | 140.00 |

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN - AMENDED
AND RELATED MOTIONS

Name of Debtor(s): **Lafonia Page
Keven A Page**

Case No: **11-31547**

This plan, dated **July 17, 2014**, is:

- ☐ the *first* Chapter 13 plan filed in this case.
☒ a modified Plan, which replaces the
☒ confirmed or ☐ unconfirmed Plan dated **6/10/2013**.

Date and Time of Modified Plan Confirming Hearing:
9/3/2014 @ 9:10 am

Place of Modified Plan Confirmation Hearing:
701 East Broad Street, Ctrm 5000 Richmond, VA 23219

The Plan provisions modified by this filing are:

Plan brought current. Plan payments amended to maintain 1% payout to all UGEN. Debtors must send an additional payment of \$2100 directly to trustee.

Creditors affected by this modification are:
ALL

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$251,690.00**

Total Non-Priority Unsecured Debt: **\$173,644.29**

Total Priority Debt: **\$15,259.88**

Total Secured Debt: **\$332,455.60**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$1,308.33 Monthly for 40 months, then \$2,230.00 Monthly for 20 months**. Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **96,933.20**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **2,174.00** balance due of the total fee of \$ **3,000.00** concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

| Creditor | Type of Priority | Estimated Claim | Payment and Term |
|--------------------------------|-------------------------------|-----------------|---------------------|
| Chld Supp Va | Taxes and certain other debts | 9,573.16 | Prorata 9 months |
| County of Henrico | Taxes and certain other debts | 20.00 | Prorata 9 months |
| Internal Revenue Service | Taxes and certain other debts | 617.69 | Prorata 9 months |
| Treasurer of Virginia | Taxes and certain other debts | 2,450.54 | Prorata 9 months |
| Virginia Department of Taxatio | Taxes and certain other debts | 2,598.49 | Prorata 9 months |

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.**

The following secured claims are to be "crammed down" to the following values:

| Creditor | Collateral | Purchase Date | Est Debt Bal. | Replacement Value |
|-------------------------------|--|--|---------------|-------------------|
| Citifinancial Retail Services | Living room set, Dining room, Children's furniture | Opened 11/01/06 Last Active 8/13/10 | 10,611.00 | 1,000.00 |
| County of Henrico | 2011 RE Tax | 2011 | 1,030.95 | 0.00 |
| County of Henrico | Personal Property Taxes | 2009 & 2011 | 769.77 | 0.00 |

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

| <u>Creditor</u> | <u>Collateral Description</u> | <u>Estimated Value</u> | <u>Estimated Total Claim</u> |
|-------------------------|-------------------------------|------------------------|------------------------------|
| Westgate Resorts | Surrendered Timeshare | 0.00 | 18,222.79 |

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

| <u>Creditor</u> | <u>Collateral Description</u> | <u>Adeq. Protection Monthly Payment</u> | <u>To Be Paid By</u> |
|--------------------------------------|---|---|----------------------|
| Citifinancial Retail Services | Living room set, Dining room, Children's furniture | 25.00 | Trustee |

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

| <u>Creditor</u> | <u>Collateral</u> | <u>Approx. Bal. of Debt or "Crammed Down" Value</u> | <u>Interest Rate</u> | <u>Monthly Paymt & Est. Term**</u> |
|---------------------------------------|---|---|----------------------|--|
| Citifinancial Retail Services | Living room set, Dining room, Children's furniture | 1,000.00 | 5.25% | 30.08 36 months |
| Chase Manhattan Mortgage | Post-petition Mortgage payments | 6,531.58 | 0% | Prorata 47 months |
| County of Henrico | water & sewer | 89.93 | 0% | Prorata 47 months |
| Internal Revenue Service | Unpaid Federal Income Taxes for 2000 & 2006 | 5,138.17 | 5.25% | Prorata 47 months |
| Virginia Department of Taxatio | Unpaid State Taxes | 565.00 | 5.25% | Prorata 47 months |
| County of Henrico | 2011 RE Tax | 1,030.95 | 0% | Prorata 47 months |
| County of Henrico | Personal Property Taxes | 769.77 | 4% | Prorata 47 months |

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. **Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 1 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. **Separately classified unsecured claims.**

| <u>Creditor</u> | <u>Basis for Classification</u> | <u>Treatment</u> |
|-----------------|---------------------------------|------------------|
| -NONE- | | |

5. **Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).**

A. **Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

| <u>Creditor</u> | <u>Collateral</u> | <u>Regular Contract Payment</u> | <u>Estimated Arrearage</u> | <u>Arrearage Interest Rate</u> | <u>Estimated Cure Period</u> | <u>Monthly Arrearage Payment</u> |
|---------------------------------|--|---------------------------------|----------------------------|--------------------------------|------------------------------|----------------------------------|
| Chase Manhattan Mortgage | 1608 Selma Pl Henrico, VA 23228 Single-family dwelling in Henrico County RE Tax Assessment: \$237,000 | 1,900.00 | 48,074.38 | 0% | 47 months | Prorata |

B. **Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

| <u>Creditor</u> | <u>Collateral</u> | <u>Regular Contract Payment</u> | <u>Estimated Arrearage</u> | <u>Interest Rate</u> | <u>Term for Arrearage</u> | <u>Monthly Arrearage Payment</u> |
|-----------------|-------------------|---------------------------------|----------------------------|----------------------|---------------------------|----------------------------------|
| -NONE- | | | | | | |

C. **Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

| <u>Creditor</u> | <u>Collateral</u> | <u>Interest Rate</u> | <u>Estimated Claim</u> | <u>Monthly Paymt& Est. Term**</u> |
|-----------------|-------------------|----------------------|------------------------|---------------------------------------|
| -NONE- | | | | |

6. **Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

A. **Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

| <u>Creditor</u> | <u>Type of Contract</u> |
|-----------------|-------------------------|
| -NONE- | |

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

| <u>Creditor</u> | <u>Type of Contract</u> | <u>Arrearage</u> | <u>Monthly Payment for Arrears</u> | <u>Estimated Cure Period</u> |
|-----------------|-------------------------|------------------|------------------------------------|------------------------------|
| -NONE- | | | | |

7. Liens Which Debtor(s) Seek to Avoid.

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

| <u>Creditor</u> | <u>Collateral</u> | <u>Exemption Amount</u> | <u>Value of Collateral</u> |
|----------------------------|--|-----------------------------|-------------------------------|
| Clarendon Woods HoA | 1608 Selma PI Henrico, VA 23228 Single-family dwelling in Henrico County RE Tax Assessment: \$237,000 | Va. Code Ann. § 34-4 | \$10.00 237,000.00 |
| Clarendon Woods HoA | 1608 Selma PI Henrico, VA 23228 Single-family dwelling in Henrico County RE Tax Assessment: \$237,000 | Va. Code Ann. § 34-4 | \$10.00 237,000.00 |

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

| <u>Creditor</u> | <u>Type of Lien</u> | <u>Description of Collateral</u> | <u>Basis for Avoidance</u> |
|---------------------------------|-----------------------------|--|----------------------------|
| Chase Manhattan Mortgage | Second Deed of Trust | 1608 Selma PI Henrico, VA 23228 Single-family dwelling in Henrico County RE Tax Assessment: \$237,000 | |

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.
- 11. Other provisions of this plan:**

Signatures:

Dated: July 17, 2014

/s/ Lafonia Page
Lafonia Page
Debtor

/s/ Richard J. Oulton
Richard J. Oulton 29640
Debtor's Attorney

/s/ Keven A Page
Keven A Page
Joint Debtor

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on July 17, 2014, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Richard J. Oulton
Richard J. Oulton 29640
Signature

America Law Group, Inc. dba Debt Law Group
2800 N Parham Rd, Ste 100
Henrico, VA 23294
Address

804-308-0051
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re **Lafonia Page**
Keven A Page

Debtor(s)

Case No. **11-31547**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: **Clarendon Woods HoA**
c/o Eric Horwitz, PC; 1919 Huguenot Rd, Ste 201; Richmond, VA 23235

Name of creditor

1608 Selma Pl
Henrico, VA 23228
Single-family dwelling in Henrico County
RE Tax Assessment: \$237,000

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☐ To value your collateral. ***See Section 3 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☒ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 7 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.

2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due: seven days prior to confirmation hearing

Date and time of confirmation hearing: 9/3/2014 @ 9:10 am

Place of confirmation hearing: 701 East Broad Street, Crtrm 5000 Richmond, VA 23219

Lafonia Page
Keven A Page

Name(s) of debtor(s)

By: /s/ Richard J. Oulton

Richard J. Oulton 29640

Signature

☒ Debtor(s)' Attorney

☐ Pro se debtor

Richard J. Oulton 29640

Name of attorney for debtor(s)

America Law Group, Inc. dba Debt Law Group
2800 N Parham Rd, Ste 100
Henrico, VA 23294

Address of attorney [or pro se debtor]

Tel. # 804-308-0051

Fax # 804-308-0053

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this July 17, 2014.

/s/ Richard J. Oulton

Richard J. Oulton 29640

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re **Lafonia Page
Keven A Page**

Debtor(s)

Case No. **11-31547**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: **Clarendon Woods HoA
c/o Eric Horwitz, PC; 1919 Hugunot Rd, Ste 201; Richmond, VA 23235**

Name of creditor

**1608 Selma Pl
Henrico, VA 23228
Single-family dwelling in Henrico County
RE Tax Assessment: \$237,000**

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☐ To value your collateral. ***See Section 3 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☒ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 7 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.
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Date objection due: seven days prior to confirmation hearing

Date and time of confirmation hearing: 9/3/2014 @ 9:10 am

Place of confirmation hearing: 701 East Broad Street, Crtrm 5000 Richmond, VA 23219

**Lafonia Page
Keven A Page**

Name(s) of debtor(s)

By: /s/ Richard J. Oulton

Richard J. Oulton 29640

Signature

☒ Debtor(s)' Attorney

☐ Pro se debtor

Richard J. Oulton 29640

Name of attorney for debtor(s)

**America Law Group, Inc. dba Debt Law Group
2800 N Parham Rd, Ste 100
Henrico, VA 23294**

Address of attorney [or pro se debtor]

Tel. # 804-308-0051

Fax # 804-308-0053

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this July 17, 2014.

/s/ Richard J. Oulton

Richard J. Oulton 29640

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re **Lafonia Page**
Keven A Page

Debtor(s)

Case No. **11-31547**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: **Chase Manhattan Mortgage**
Attn: Rsrch Dept. G7-PP; 3415 Vision Drive; Columbus, OH 43219

Name of creditor

1608 Selma Pl
Henrico, VA 23228
Single-family dwelling in Henrico County
RE Tax Assessment: \$237,000

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):
- ☐ To value your collateral. *See Section 3 of the plan.* Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
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Lafonia Page
Keven A Page

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By: /s/ Richard J. Oulton
Richard J. Oulton 29640
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Richard J. Oulton 29640
Name of attorney for debtor(s)
America Law Group, Inc. dba Debt Law Group
2800 N Parham Rd, Ste 100
Henrico, VA 23294
Address of attorney [or pro se debtor]

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Fax # 804-308-0053

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on this July 17, 2014.

/s/ Richard J. Oulton

Richard J. Oulton 29640

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Lafonia Page
Keven A Page**

Debtor(s)

Case No. **11-31547**
Chapter **13**

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To: **Chase Manhattan Mortgage
Attn: Rsrch Dept. G7-PP
3415 Vision Drive
Columbus, OH 43219**

Name of creditor

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Keven A Page

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By: /s/ Richard J. Oulton
Richard J. Oulton 29640
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Richard J. Oulton 29640
Name of attorney for debtor(s)
America Law Group, Inc. dba Debt Law Group
2800 N Parham Rd, Ste 100
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Address of attorney [or pro se debtor]

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Richard J. Oulton 29640
Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

In re **Lafonia Page**
Keven A Page

Debtor(s)

Case No. **11-31547**
Chapter **13**

SPECIAL NOTICE TO SECURED CREDITOR

To: **Clarendon Woods HoA**
c/o Eric Horwitz, PC
1919 Huguenot Rd, Ste 201
Richmond, VA 23235

Name of creditor

1608 Selma Pl
Henrico, VA 23228
Single-family dwelling in Henrico County
RE Tax Assessment: \$237,000

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Keven A Page**

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Richard J. Oulton 29640
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Richard J. Oulton 29640

Name of attorney for debtor(s)

**America Law Group, Inc. dba Debt Law Group
2800 N Parham Rd, Ste 100
Henrico, VA 23294**

Address of attorney [or pro se debtor]

Tel. # **804-308-0051**

Fax # **804-308-0053**

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on this July 17, 2014 .

/s/ Richard J. Oulton
Richard J. Oulton 29640
Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

| | | | |
|-------|--|----------|-----------------|
| In re | <u>Lafonia Page</u> <u>Keven A Page</u> | Case No. | <u>11-31547</u> |
| | Debtor(s) | Chapter | <u>13</u> |

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c/o Eric Horwitz, PC
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Richmond, VA 23235
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Keven A Page

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By: /s/ Richard J. Oulton
Richard J. Oulton 29640
Signature

☒ Debtor(s)' Attorney
☐ Pro se debtor

Richard J. Oulton 29640
Name of attorney for debtor(s)
America Law Group, Inc. dba Debt Law Group
2800 N Parham Rd, Ste 100
Henrico, VA 23294
Address of attorney [or pro se debtor]

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Fax # 804-308-0053

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on this July 17, 2014 .

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Richard J. Oulton 29640
Signature of attorney for debtor(s)

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Afni, Inc.
404 Brock Dr.
PO Box 3427
Bloomington, IL 61702-3427

Bon Secours Memorial Regional
c/o Spina Owings & Shala
8550 Mayland Dr
Henrico, VA 23294

Citifinancial
PO Box 499
Hanover, MD 21076

Allen, Maxwell, & Silver
190 Sylvan Ave
Englewood Cliffs, NJ 07632

Bon Secours Richmond Hlth Sys
PO Box 28538
Henrico, VA 23228

Citifinancial Bankruptcy Dept
PO Box 140489
Irving, TX 75014-0489

American Express
PO Box 650448
Dallas, TX 75265

Bon Secours St Marys Hospital
c/o Greer P Jackson
8550 Mayland Dr
Henrico, VA 23294

Citifinancial Retail Services
Attn: Bankruptcy Dept
1111 Northpoint Dr
Coppell, TX 75019

American Express Bank
c/o Becket & Lee
PO Box 3001, Dept 1
Malvern, PA 19355-0701

CAC Fin Coll
2601 NW Expressway
Oklahoma City, OK 73112

Clarendon Woods HoA
c/o Eric Horwitz, PC
1919 Huguenot Rd, Ste 201
Richmond, VA 23235

American Infosource
PO Box 248848
Oklahoma City, OK 73124-8848

Capital One, N.a.
C/O American Infosource
Po Box 54529
Oklahoma City, OK 73154

Clarendon Woods HoA
c/o Eric Horwitz, PC
1919 Huguenot Rd, Ste 201
Richmond, VA 23235

Aspire/CB&T
PO Box 105555
Atlanta, GA 30348

Charles E Sutton Jr, MD
10 East Leigh St
PO Box 26151
Richmond, VA 23260

Columbus Bank & Trust
Attn: BK Dept/Spcl Assets
Po Box 120
Columbus, GA 31902

Bank of America--Recovery Dept
PO Box 790087
Saint Louis, MO 63179

Chase
Attn: Bankruptcy Dept
Po Box 15298
Wilmington, DE 19850

Commonwealth Radiology, PC
1508 Willow Lawn Drive
Suite 117
Richmond, VA 23230-3421

BB & T
Attn: Bankruptcy Dept
Po Box 1847
Wilson, NC 54221

Chase Manhattan Mortgage
Attn: Rsrch Dept. G7-PP
3415 Vision Drive
Columbus, OH 43219

Continental Emergency Svcs
Memorial Regional Medical
PO Box 848747
Boston, MA 02284

Becket & Lee
PO Box 3001
Malvern, PA 19355

Childrens Place
Attn: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

County of Henrico
attn: Rhysa G South
PO Box 90775
Henrico, VA 23273-7032

Best Buy/GEMB
PO Box 981439
El Paso, TX 79998

Chld Supp Va
730 E. Broad St.
Richmond, VA 23219

CR Evergreen
MS 550
PO Box 91121
Seattle, WA 98111-9221

| | | |
|--|--|---|
| Credit First Po Box 818011 Cleveland, OH 44181 | GEMB / HH Gregg Recovery Management Systems 25 SE 2nd Ave, Ste 1120 Miami, FL 33131 | Macys/Hsb Attn: Bankruptcy Po Box 8053 Mason, OH 45040 |
|--|--|---|

| | | |
|---|--|---|
| Credit First PO Box 81083 Cleveland, OH 44181 | GEMB / HH Gregg Attention: Bankruptcy Po Box 103106 Roswell, GA 30076 | MCV Hospitals PO Box 980462 Richmond, VA 23298-0462 |
|---|--|---|

| | | |
|---|--|---|
| Eastern Account System of Conn PO Box 837 Newtown, CT 06470 | Gemb/gap Po Box 981400 El Paso, TX 79998 | Memorial Regional Med Cntr PO Box 409438 Atlanta, GA 30384-9438 |
|---|--|---|

| | | |
|--|---|---|
| eCast Settlement Corp PO Box 35480 Newark, NJ 07193-5480 | GEMB/Kirkln PO Box 981400 El Paso, TX 79998 | Memorial Regional Medical Cent 8260 Atlee Road Mechanicsville, VA 23116 |
|--|---|---|

| | | |
|---|--|--|
| Eric Horwitz 1919 Huguenot Rd, Suite 201 Richmond, VA 23235 | Hsbc Bank Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197 | MiraMed Revenue Group PO Box 536 Linden, MI 48451-0536 |
|---|--|--|

| | | |
|--|--|--|
| First Data 265 Broad Hollow R Melville, NY 11747 | Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197 | Miramedrg 991 Oak Creek Dr Lombard, IL 60148 |
|--|--|--|

| | | |
|--|--|---|
| Focused Recovery Solut 9701 Metropolitan Ct Ste Richmond, VA 23236 | HSBC Bank PO Box 5253 Carol Stream, IL 60197 | nTelos PO Box 1990 Waynesboro, VA 22980 |
|--|--|---|

| | | |
|--|---|---|
| Ford Motor Credit Company c/o Randolph, Boyd, Cherry & V 13 East Main Street Richmond, VA 23219 | Internal Revenue Service 400 N 8th Street, Box 76 Stop Room 898 Richmond, VA 23219 | Palisades Collection LLC PO Box 1244 Englewood Cliffs, NJ 07632 |
|--|---|---|

| | | |
|--|---|--|
| Friedman and MacFadyen, PA Totman Building, Ste 400 210 East Redwood Street Baltimore, MD 21202 | Kross/lieberman & Ston 1110 Navaho Dr Ste 501 Raleigh, NC 27609 | Pinnacle PO Box 130848 Carlsbad, CA 92013-0848 |
|--|---|--|

| | | |
|---|---|--|
| Friedman and MacFadyen, PA Surry Building, Suite 125 1601 Rolling Hills Dr Henrico, VA 23229 | Lowes / MBGA Attn: Bankruptcy Dept Po Box 103104 Roswell, GA 30076 | Providian 4940 Johnson Dr Pleasanton, CA 94566 |
|---|---|--|

Case 1:15-cv-01157-KRH
Richmond Health System
Memorial Regional Med Cntr
PO Box 409601
Atlanta, GA 30384-9601

Doc 95 Filed 07/21/14 Entered 07/21/14 15:12:44 Desc Main Document Page 24 of 24
Washington Mutual / Provident
Attn: Bankruptcy Dept
Po Box 10467
Greenville, SC 29603

Roundup Funding
MS 550
PO Box 91121
Seattle, WA 98111-9221

Washington Mutual / Provident
attn: Bankruptcy Dept
PO Box 10467
Greenville, SC 29603

St. Mary's Hospital
PO Box 28538
Henrico, VA 23228

Westgate Resorts
2801 Old Winter Garden Rd
Ocoee, FL 34761

Transworld Systems
PO Box 12103
Trenton, NJ 08650

Wfnnb/Express
PO Box 330066
Denver, CO 80233

Treasurer of Virginia
PO Box 570
Richmond, VA 23218

VCU Health System
MCV Hospital
701 N 5th Street
Richmond, VA 23298

Verizon Bankruptcy
PO Box 3037
Bloomington, IL 61702

Virginia Dep't of Social Svcs
Child Support
801 E Main St
Richmond, VA 23218

Virginia Dep't of Social Svcs
Child Support Enforcement
7 N 8th St, 1st Floor
Richmond, VA 23219

Virginia Department of Taxatio
PO Box 2156
Richmond, VA 23218